



EXHIBIT 9
DATE 2-16-07
HB 622

February 16, 2007

TO: Chairman Stoker and Members of the House Human Services Committee

FROM: Joy Bruck, volunteer advocate, AARP Montana

RE: **Oppose HB 622, Review Mandated Benefits**

Mr. Chairman and members of the committee my name is Joy Bruck, volunteer advocate for AARP Montana. AARP is a nonprofit, nonpartisan membership organization that helps people 50 and older have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We currently have over 153,000 members in Montana.

AARP Montana opposes HB 622 because we believe it is an inefficient use of resources for the State Auditor's Office. An independent actuarial review is very expensive and the money we feel is better spent helping Montana consumers.

We support the State Auditor's Office using their appropriated funds to protect consumers by approving insurance rates, processing consumer complaints, issuing licenses, and providing consumer education. We do not support spending exorbitant costs obtaining independent review of the state's mandated benefits.

We ask that you do not support HB 622.

Testimony Opposed to HB 621
Linda Gryczan
for the
Montana Women's Lobby
2/16/07

Look at the list of mandates that lawmakers have required insurance to cover.

Newborn care
Adopted children
Inborn errors of metabolism

Maternity benefits
Minimum hospital stay after childbirth

Mammograms
Post mastectomy care
Post mastectomy reconstruction

Continuation of coverage for people with disabilities
Home health care
Mental illness
Alcoholism and drug treatment

No one had to ask you to mandate treatment for prostate problems, no one had to ask you to mandate a minimum standard of care for testicular cancer.

We didn't have to because health insurance companies did the right thing and included it in coverage. We all pay for it. We should all pay for it because it is part of necessary health care.

We did however have to ask you to cover conditions that primarily affect women and our babies. For the most part, you did the right thing and told the insurance companies they had to. And we all pay for it. We should all pay for it because it is part of necessary health care.

To be able to opt out of mandates, puts that coverage on the smaller group of people who need it, raising their costs.

This bill would only benefit mentally healthy, single, young, men who hopefully will never have a disability, need treatment for mental illness, alcoholism or drug abuse.

Vote NO on HB 621.